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L12 and (member or patient or employee) same account same (access\$6 or authoriz\$6) 14

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DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=ADJ

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- L11 L10 and (member or patient or employee) same account same (access\$6 or authoriz\$6)
- L10 L9 and employ\$6 same (plan\$6 or contingenc\$3)
- L9 L8 and l6
- L8 L4 and (web or www or internet or database or network\$6 or computer\$6) same client same brows\$3
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- L6 L5 and (web or www or internet or database or network\$6 or computer\$6) same client same brows\$3
- L5 L4 and employ\$6 same (plan\$6 or contingenc\$3)
(member\$6 or associat\$6) same (histor\$3 or criter\$3 or info or information) same table and (manag\$6 car\$3 or organiz\$6 or mco or hospital\$6)
- L4 (5890129 or 5930759 or 5832447 or 5918208).pn.

DB=USPT; PLUR=YES; OP=ADJ

- L3 L2 and (giv\$3 or availab\$6) same employ\$6 same (plan\$6 or contingenc43)
- L2 L1 and (member\$6 or associat\$6) same (histor\$3 or criter\$3 or info or information) same table
- L1 (5890129 or 5930759 or 5832447 or 5918208).pn.

Hit Count Set Name
result set

14 L15 *considered all*

0 L14

0 L13

316 L12

7 L11

66 L10 *considered all*

66 L9

766 L8

26 L7 *considered all*

66 L6 *considered all*

426 L5

7865 L4

END OF SEARCH HISTORY

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L11: Entry 7 of 7

File: USPT

Jun 4, 2002

DOCUMENT-IDENTIFIER: US 6401079 B1

TITLE: System for web-based payroll and benefits administration

Brief Summary Text (27):

More generally, existing payroll systems and payroll services do not enforce compliance with the various employment-related and tax-related rules governing this process. For example, such systems and services would permit an employee to include a \$1000/month paycheck deduction for a 401(k) plan on a pre-tax basis, despite the current \$10,000 annual pre-tax deduction limit on such plans (which changes most years). Existing payroll systems and services also do not enable employees to designate miscellaneous payees for salary deduction payments, such as out-of-pocket medical expenses, mortgage payments, and child-care payments.

Brief Summary Text (31):

Full-featured payroll system functionality is implemented, in one embodiment, both on the server side and on the client side, using "ActiveX" controls that provide employers and employees (to the extent security policies permit) with a robust user interface via a standard web browser. In this embodiment, a centralized database is maintained on the server side (though it could be embodied as separately synchronized client-side and server-side components) to provide the system's back-end (server-side) payroll service functionality with constant access to the same raw data. The system user interfaces are driven by the data contained within the centralized database.

Brief Summary Text (33):

Full-featured payroll system functionality includes the automated collection of employee data (e.g., timesheets that can be entered manually or automatically via an interface with time clock devices) and the calculation of employee/contractor income, taxes, and pre-tax and post-tax deductions. The system automatically calculates overtime, imputed income, and paid-time-off benefits, and allocates the sharing of payments for other employee benefit programs between employers and employees, as well as enabling employers to set up custom policies, e.g., for overtime, 401(k) and medical "cafeteria" plans.

Brief Summary Text (34):

In addition, the system enables employees to specify policies for payments to miscellaneous third-party payees, such as an automatic deduction for an employee's mortgage payment. In fact, employees could elect to use the system as a centralized bill payment system for their personal bills. Employees can even be given the option of selecting among multiple medical, 401(k), life insurance and other benefit providers, with the system automatically implementing the appropriate benefit plan policies for each employee, e.g., affecting allocations among pre-tax and post-tax deduction amounts. Employers also can specify custom reports (in addition to those required by law), which the system will generate and transfer automatically to the appropriate party (employer, employee, benefit provider, etc.) at the specified reporting interval.

Drawing Description Text (6):

FIG. 4(a) shows the data organization of an embodiment of the present invention at the system level.

Drawing Description Text (7):

FIG. 4(b) shows the data organization of an embodiment of the present invention at the employer level.

Drawing Description Text (8):

FIG. 4(c) shows the data organization of an embodiment of the present invention at the employee level.

Drawing Description Text (25):

FIG. 12(a) shows a screen print of an interactive user interface for displaying employee benefit plans in an embodiment of the present invention.

Drawing Description Text (26):

FIG. 12(b) shows a screen print of another view of an interactive user interface for displaying employee benefit plans in an embodiment of the present invention.

Drawing Description Text (27):

FIG. 12(c) shows a screen print of another view of an interactive user interface for displaying employee benefit plans in an embodiment of the present invention.

Drawing Description Text (28):

FIG. 12(d) shows a screen print of an interactive user interface for selecting employee benefit plans in an embodiment of the present invention.

Drawing Description Text (73):

FIG. 34(a) shows a screen print of an interactive user interface for displaying insurance plan information regarding a particular employee in an embodiment of the present invention.

Drawing Description Text (74):

FIG. 34(b) shows a screen print of another view of an interactive user interface for displaying insurance plan information regarding a particular employee in an embodiment of the present invention.

Detailed Description Text (4):

FIG. 1 illustrates the high-level architecture of an embodiment of the invention. Users, e.g., the payroll administrator of a company with employees and/or contractors (an "Employer"), access the system via remote terminals 10, such as personal computers that are equipped with hardware and software to provide an interactive connection to the Internet 15. Processing related to Employers' communications and interactions with the system are coordinated by application server 20. Application server 20 coordinates and controls a variety of applications (some of which may be installed locally on the remote terminals 10) that comprise the system's features and functionality, including software that performs various calculations, rule applications, disbursements, electronic funds transfers, and report generation related to the administration and processing of Employers' payrolls and benefit plans.

Detailed Description Text (6):

For each Employer, employee data 30 consists of information about the Employer's employees and/or contractors, including: personal information (e.g., name, employee number, social security number, date of birth, etc.), address information, company contact information (e.g., office, division, department, telephone number, etc.), payroll information (e.g., salary or hourly status, payroll group, exempt status indicators, etc.), pay rate information (e.g., salary, hourly rate, overtime rate, etc.), periodic earnings information (e.g., bonuses, commissions, tips, etc.), periodic deductions information (e.g., 401(k), child support, medical plan contributions, etc.), benefit information (e.g., paid time off, insurance, etc.), tax information (e.g., tax type, withholding allowances, etc.), and direct deposit information (e.g., bank name, routing number, account number, etc.). The Employer typically inputs this information into the system, though some information, such as benefit elections, automatic deductions, and direct deposit elections may be input directly by the employees.

Detailed Description Text (7):

For each Employer, employer data 40 includes information specific to the Employer, including: address information (for headquarters and other locations), structure information (e.g., departments, divisions), bank information (for bank account(s) from which payroll is funded), paid-time-off policies (e.g., vacation time and sick time payment schedules, including calculation and accrual parameters), holiday information (regarding holidays recognized by one or more of Employer's offices), benefit information (regarding standard and custom health plans, insurance plans, etc.), deduction information (regarding shared and matching contributions by Employer for employee benefits), tax information (regarding tax authorities applicable to Employer's payroll), payroll group information (regarding Employer-defined payroll groups), and

pay rate information (regarding Employer-defined pay rates). The Employer typically inputs this information into the system.

Detailed Description Text (9):

For each Employer, benefits data 60 includes information regarding employee benefits, such as health insurance, dental insurance, life insurance, disability insurance, and 401(k) plans. The stored information includes: provider name and address, benefit plan type, plan name, plan group number, effective date, expiration date, amount to be paid by Employer to provider, billing cycle, Employer-to-provider payment method (e.g., Automated Clearinghouse ("ACH") or "FedWire" debit), bank routing number, and account number. The Employer typically inputs this information into the system.

Detailed Description Text (27):

In this embodiment, the system next calculates the employee's pre-tax deductions for the pay period 1030. This calculation step 1030 may include several sub-calculations, such as: (1) calculation of the employee's 401(k) contribution 1035, if applicable; and (2) calculation of the employee's "cafeteria" plan 1036, which may cover insurance premiums, childcare expenses, out-of-pocket medical expenses, etc., if applicable. For example, step 1036 applies where the employee commits to an optional one-year fixed deduction to fund a pre-tax medical plan, which the Employer can match in a "medical savings account cafeteria" plan. Where applicable, and as a part of step 1036, the system can decide how much of the employee's contribution goes to the pre-tax cafeteria plan and how much goes to a non-deductible health insurance plan. Step 1030 requires use of employee benefits information 1032 (included in benefits data 60), such as amounts to be deducted from the employee's paycheck. Step 1030 may also require the step of applying rules 1020 from rules database 120, such as legal compliance rules 120e to ensure that the employee does not make 401(k) contributions above the annual limit, which has tax implications. In such a situation, the system can limit the employee's annual deduction or transfer the excess deduction to another deduction. Further, after determining the employee's pre-tax calculations, the system may need to calculate the Employer's matching contribution to the employee's 401(k) plan 1040, if the Employer provides such a matching benefit.

Detailed Description Text (41):

The final step in the process is the generation and sending of reports 1170. These reports include reports to: employees 1172, such as pay stabs and annual W-2 statements; tax authorities 1174, such as Federal annual Form 940 and Federal quarterly Form 941 and California quarterly Form DE-6 and annual Form DE-7; benefit providers 1176, such as statements reporting payment per employee; miscellaneous payees 1178, such as statements identifying the particular employee(s) for whom payment was made by account number; and the Employer 1180, such as a summary of disbursements made during the pay period and other reports. This step 1170 requires the application of rules 1020 from rules data 120, including reporting rules 120c, which set forth the proper format for electronic reports. For example, only a small number of state tax authorities accept the electronic filing of wage reports; rules 120c provide the system with this information, including the required formats (reporting formats may also be found in certain tax forms contained in tax forms data 82). In an embodiment of this invention, some reports (e.g., reports for the Employer) may be accessed online using a report writer to generate the reports. Note that this system supports the generation and transmission of reports not only to Employers and tax authorities, but also to benefit providers and third-party payees.

Detailed Description Text (42):

Database Organization

Detailed Description Text (43):

The data that is stored in and manipulated by the system can be organized in a series of databases, tables, or other data structures. In the embodiment of the invention described herein, the data is organized in a series of related tables that are accessed using software procedures written in SQL data retrieval language.

Detailed Description Text (48):

"Payees" table 210 includes specific information about each payee to which at least one Employer or employee transmits payroll deductions, including: name, ID(s) of associated Employer(s), ID(s) of associated employee(s) for whom payments are made, employee information (e.g., account number with payee), day of month to make payment, EDI information, and bank routing and account numbers for electronic payments. The system permits each Employer to create relationships with payees in the "Payees" table 210 or to add new payees to the table. Similarly, employees can create relationships with

payees in the "Payees" table 210 or add new payees to the table.

Detailed Description Text (49):

"Health Plan" table 220 includes specific information about each health plan which is available to Employers to provide to their employees, including: plan name, health plan carrier ID, and ID of payee to whom payments are made for the benefit. "Health Plans" table 220 includes related "Health Plan Carriers" 221 and "Health Plan Costs" 222 tables. "Health Plan Carriers" table 221 includes the name of each health plan carrier. "Health Plan Costs" table 223 includes: valid covered individuals (e.g., employee, certain dependents), effective date of plan, and rate schedule, including payroll deduction amount for individuals in certain age ranges. The system permits each Employer to associate with each health plan in "Health Plans" table 220 or to add new health plans to the table, including custom health plans. Employers can also use this information to compare health plans.

Detailed Description Text (50):

"Banks" table 230 includes specific information about each bank at which the system maintains accounts for facilitating electronic payments from Employers to employees, tax authorities, benefit providers, and miscellaneous payees, including: bank name, bank routing number, and account number(s). The system maintains accounts at different banks at which Employers maintain bank accounts, in order to enable intrabank transfers from Employers to the system. Such transfers reduce the risk of late payments, since intrabank transfers are automatic and same day. In addition, intrabank transfers have lower associated fees than alternatives, including "FedWire" debits. "Tax Agencies" table 240 includes specific information about each tax agency to which Employers may transmit payroll taxes, including; name, ID of associated tax authority, and bank routing and account numbers. A tax agency is a specific entity within a tax authority to which separate taxes are paid (e.g., the California Employment Development Department and the Franchise Tax Board are two tax agencies within the California tax authority). "Tax Agencies" table 240 includes related "Tax Authorities" 241, "Tax Forms" 242, "ACH/TXP Definitions" 243, and "EFTPS Definitions" 244 tables. "Tax Authorities" table 241 includes tax authority name and indicators regarding whether registration is required and whether the Employer has a tax identification number with the authority. "Tax Forms" table 242 includes ID of tax authority and name of tax form (paper or electronic) to be filed by an Employer; this information can be used to link to a table that contains electronic versions of the tax forms. "ACH/TXP Definitions" table 243 includes: tax form ID, tax agency ID, and information necessary to execute an electronic ACH+TXP transaction. "EFTPS Definitions" table 244 includes information necessary to execute an EFTPS tax payment with the U.S. Internal Revenue Service. The system permits each Employer to associate with each tax agency in "Tax Agencies" table 240.

Detailed Description Text (51):

"Tax Calculations" table 250 includes information necessary to calculate each payroll tax included in the system, including: tax name, tax definition ID, effective date, expiration date, calculation steps, and order of steps. The calculation steps correspond to routines in stored procedures and are used to generate optimized, executable SQL statements contained in such stored procedures; the stored procedures actually calculate the taxes. Modifications to the calculations are made via updates to "Tax Calculations" table 250. "Tax Calculations" table 250 includes related "Tax Definitions" 251 and "Tax Lookup Tables" 252 tables. "Tax Definitions" table 251 includes: tax form IDs (for paying and reporting), tax authority ID, name, associated heading to be printed on employee paychecks, and associated information to be printed on Employer-generated W-2 forms. "Tax Lookup Tables" table 252 includes: tax definition ID, effective date, expiration date, minimum and maximum earnings ranges and associated tax rates, and an indicator regarding whether the information was validated.

Detailed Description Text (55):

"Security Groups" table 290 includes information about each system security group used by the system or an Employer to limit access to the system, including ID of the associated Employer and the group name. System users may include Employer administrators, employees, third-party benefit administrators, and benefit payees. For example, an Employer may provide: (i) its employees with authorization to make certain specifications, such as benefit election, direct deposit election, and miscellaneous payee election; and (ii) third-party benefit providers and payees to enter benefit and deduction information. "Security Groups" table 290 includes related "Security Group Members" table 291, which identifies group members.

Detailed Description Text (67):

"Company Health Plans" table 380 includes information regarding each of Employer's health insurance plans, including: benefit ID, policy group number, risk adjustment factor, renewal date, effective date, and expiration date. Such health plans may include standard health plans or health plans with custom rate tables.

Detailed Description Text (68):

"Benefits" table 390 includes information regarding each of Employer's employee benefit plans, including: deduction code ID, plan name, imputed income indicator, threshold units, imputed income multiplier, ID of payee that provides benefit, and policy group number. Such benefit plans may include standard benefit plans or customized benefit plans, such as plans that combine more than one health insurance plan. "Benefits" table 390 includes related "Benefit Costs" table 291, which includes specific information about each benefit plan, including: benefits ID, effective date, expiration date, and rate information based on the age ranges of covered individuals.

Detailed Description Text (77):

"Company General Ledger Designations" table 470 includes information regarding the Employer's mapping of deduction and earnings codes to Employer's general ledger naming conventions. For example, using this system, the Employer could map a deduction code (e.g., "Dental Plan") to the Employer's internal accounting naming convention (e.g., "GL443"). The information contained in "Company General Ledger Designations" table 470 includes: division ID, office ID, department ID, deduction codes ID, earning codes ID, paid-time-off ID, tax definition ID, and general ledger designation.

Detailed Description Text (82):

"Employee Benefits" table 510 includes specific information about each benefit plan elected by an employee, including: benefit ID, effective date, expiration date, benefit units, indicator regarding whether benefit is deductible, and indicator regarding whether benefit applies to a domestic partner.

Detailed Description Text (107):

The company information functionality of the system provides the user with the ability to input and modify information about the Employer, including general corporate information, paid time off schedules, employee benefit plans, tax information, payroll information, payee information, and corporate holiday schedules. This option is selectable by clicking on "Company Information" in navigation bar 3000 in FIG. 6. As shown in navigation bar 3100 in FIG. 6, the system presents the user with a series of six sub-options to choose from within the "Company Information" option.

Detailed Description Text (119):

The "Divisions" interface, illustrated by FIG. 7(b), enables the Employer to add or delete one or more divisions within the Employer's corporate organization. For example, as shown in FIG. 7(b), the Employer defined two divisions ("Disk Drives" "Monitors") which are listed in "Divisions" field 3325. The user can add a division by clicking "Add" button 3335 or delete a division by selecting the division name and clicking "Delete" button 3340.

Detailed Description Text (124):

The "Departments" interface, illustrated by FIG. 7(c), enables the Employer to add or delete one or more departments within the Employer's corporate organization. For example, as shown in FIG. 7(c), the Employer defined one department ("Administration") which is listed in "Departments" field 3355. The user can add a department by clicking "Add" button 3360 or delete a department by selecting the department name and clicking "Delete" button 3365.

Detailed Description Text (133):

The "Paid Time Off and Schedules" interface, illustrated by FIG. 10, enables input, modification and testing of Employer-defined, paid-time-off payment schedules, such as sick time and vacation time. Thus, the system provides the Employer with the flexibility to create, test, and change paid-time-off plans, including their accrual rates and parameters. As shown in FIG. 10, the system displays all defined paid-time-off plans and schedules in selectable list 3485. By clicking indicator box 3490, the user can specify that the accrued amount of the selected paid-time-off benefit will be payable to an employee at termination. Clicking on a schedule name causes the system to display the details regarding a particular schedule.

Detailed Description Text (143):

The "Benefits" interface, illustrated by FIG. 12(a), enables input and modification of employee benefit plans, such as standard health and dental insurance plans, custom

health insurance plans, and term life insurance. Thus, the system provides the Employer with the flexibility to create and change employee benefit plans, while viewing online the potential impact of such modifications on the Employer's payroll. This information is used to calculate pre-tax and post-tax deductions, as performed in steps 1030 and 1060, respectively, in FIG. 2.

Detailed Description Text (144):

The system displays all defined benefit plans, including custom plans, in a selectable list in the "Benefits" field 3575. Clicking on a plan name causes the system to display details regarding that plan. For example, as shown in FIG. 12(a), the selected "Health & Dental" benefit plan is a "Custom Health Plan" with an Employer deduction code of "Medical (EMPLOYER)" (selected from a pull-down menu) and a payroll deduction frequency of "First Payroll of Month." The latter "When Deducted" field 3580 includes a pull-down menu that enables the user to select the payroll frequency (e.g., "Every Payroll," "First Payroll of Month," "Last Payroll of Month," "Payroll Prior to When Payment Due"). The "Monthly Cost Table" field 3585 displays the effective date, expiration date, and, if applicable, payee (i.e., third-party provider if not Employer) of the custom health plan. Because the "Additional Cost View" indicator 3590 is set, the "Monthly Cost Table" field 3585 also displays the payroll deduction amount, based on the employee's age, for the employee and for adding additional dependents (e.g., "Spouse," "Children," "Family"). In FIG. 12(b), the "Total Cost View" indicator 3595 is set for the same "Monthly Cost Table"; thus, the table displays the total payroll deduction amount, based on the employee's age, for the employee and added dependents. The user can delete the information contained in the "Monthly Cost Table" field 3585 by clicking "Clear Table" button 3600 in FIG. 12(a).

Detailed Description Text (145):

The user can add a benefit plan by clicking "Add" button 3605. That action causes the system to display the "Select Benefit Type" interface, shown in FIG. 12(d). The "Select Benefit Type" interface enables the Employer to input or review information about a new benefit plan that is a standard, custom, or other insurance plan. The interface displays standard plans of third-party providers that make their products available to users of the system (e.g., "Blue Shield of California"). Clicking "Next" button 3609 causes the system to guide the user through a series of screens on which the system displays information (including benefit name, deduction code, benefit premiums, etc.) regarding standard plans or the Employer can enter information regarding custom plans. In an embodiment of this invention, this interface also provides competitive rate quote information regarding similar insurance plans gathered via an Internet information census or input by authorized third-party benefit providers. Rate information regarding standard plans can make use of employee zip code information, in addition to other factors described earlier, to determine benefit rates.

Detailed Description Text (147):

Returning to the "Benefits" interface, as shown in FIG. 12(a), the Employer can delete a benefit plan by selecting the benefit plan name and clicking "Delete" button 3610. The user can refresh the information displayed on this interface by clicking "Refresh" button 3615.

Detailed Description Text (148):

In FIG. 12(c), the "Benefits" interface is shown for the selected "Term Life Insurance" benefit plan, which is an "Other" plan with an Employer deduction code of "Terms Life Insurance (EMPLOYER)" and a payroll deduction frequency of "Last Payroll of Month" (selected from pull-down menu of "When Deducted" field 3580 in FIG. 12(a)). In this instance, the "Monthly Cost Table" field 3585 displays the effective date, expiration date, and payroll deduction amount per unit of life insurance, based on the employee's age. The "Monthly Cost Table" also displays the name of the life insurance provider (e.g., "Prudential Life Assurance Co.") in "Payee" field 3620, which is selected from a pull-down menu of payees. There is also an indicator that specifies whether the particular benefit plan is to be treated as imputed income of employees ("Imputed Income" indicator 3625), and a field that shows the maximum number of units of the insurance benefit included in the plan, for which the benefit will not be treated as imputed income (e.g., term life insurance is typically sold in \$10,000-units and income will be imputed for any more than five units paid for by the Employer).

Detailed Description Text (151):

The "Employee Sharing" interface, illustrated by FIG. 14(a), enables input and modification of benefits for which payroll deductions are shared between the Employer and the employee. Using the interface, the Employer specifies how much of the total expense will be shared by the employee. For example, an Employer may provide a health

insurance plan to an employee and his family, whereby the Employer pays 50 percent and the employee pays 50 percent of the health insurance premium. The system provides the Employer with the flexibility to add and modify shared deductions, while viewing online the impact of such modifications. This information is used to calculate shared deductions, as performed in step 1040 in FIG. 2.

Detailed Description Text (160):

The "Employer Matching" interface, illustrated by FIG. 15(a), enables input and modification of benefits for which employee payroll deductions are matched by the Employer. Using the interface, the Employer specifies how much of the employee deduction it will match. Examples of such matched deductions include Employer contributions to an employee 401(k) retirement plan and to employees' medical savings accounts. This information is used to calculate matching deductions, as performed in step 1040 in FIG. 2.

Detailed Description Text (162):

Each matching deduction is also associated with a "Matching Formula," and the interface includes a pull-down menu 3725 from which the type of matching formula (e.g., "Custom Table," "Fixed Amount," Flat Rate," "Flat Rate With Limit") can be selected. The system displays different information for a matching deduction depending upon the type of matching formula.

Detailed Description Text (169):

The "Options" interface, illustrated by FIG. 15(e), enables input and modification of Employer-provided, tax-deductible benefit plans in which employees can choose to sum their pre-tax deductions. The system displays all tax-deductible benefit plans (e.g., "Cafeteria Plan," "Medical Savings Account") in a selectable list in the "Deductible Benefit Plan" field 3740. The selected plan is the plan that will be made available to employees. The system accounts for the employees' year-to-date contributions, as well as any applicable matching contributions from the Employer, and ensures that disbursements are limited to any applicable annual limits for which legal compliance by the Employer is required. The user can refresh the information displayed on this interface by clicking "Refresh" button 3745.

Detailed Description Text (172):

The "Tax Authorities and Taxes" interface, illustrated by FIG. 16, displays the applicable tax authorities organized by geographic region (e.g., United States, California) in a selectable list in the "Tax Authorities and Taxes" field 3755. Specific taxes are listed under each region. Clicking on a specific tax authority causes the system to request input of the Employer's tax identification number with that authority (e.g., "11111111" in FIG. 16). Clicking on a specific tax name causes the system to display details regarding that tax.

Detailed Description Text (246):

The "Insurance Plans" interface, illustrated in FIG. 34(a), displays and enables modification of insurance plans applicable to the selected employee. The system displays the applicable insurance plans (e.g., "Health & Dental," "Term Life Insurance") in a selectable list in "Insurance Plans" field 4345. In FIG. 34(a), in which the user selected the "Health & Dental" insurance plan, the system displays information including: effective date, expiration date, covered individuals (selectable from pull-down menu 4350), and a status indicator regarding whether the insurance plan is integrated with Medicare. Clicking "Insurance Plans" button 4345 causes the system to display the previously-described "Benefits" interface, shown in FIGS. 12(a)-12(c), which enables the user to view and modify employee benefit plans.

Detailed Description Text (248):

As shown in FIG. 34(a), the Employer can delete an insurance plan from the employee's list by selecting the plan in "Insurance Plans" field 4340 and clicking "Delete Plan" button 4355. The user can refresh the information displayed on this interface by clicking "Refresh" button 4360.

Detailed Description Text (306):

In one embodiment of this invention, an example of the electronic transfer of funds via an ACH transfer (CCD+EDI TXP Addenda record) from the system to the bank account of an employee, tax authority, benefit provider, or miscellaneous payee, includes the following steps. The system application server 10 contains a scheduler that is set to initiate ACH transactions to a particular bank at predetermined times each day. At that time, the server executes an EDI map file that calls various stored procedures which run against system data tables (e.g., "Tax Deposits" table 451,

"Collection/Disbursements" table 460). The stored procedures use SQL data access calls to retrieve data regarding electronic transfers to be executed. The EDI system then places such information in a single ACH-file according to "NACH:A" banking conventions. The system next encrypts and digitally signs the ACH file and transfers the file to the system's FTP site for retrieval by the destination bank within 30 minutes (in another embodiment, the system will "push" the ACH file to the destination bank's FTP site). The bank then retrieves the ACH file from its server, deletes the file from the system's FTP site, and decrypts the file. Once the file is decrypted, the bank can process the file in the ACH system and electronically credit/debit the appropriate bank account(s).

Detailed Description Text (319):

The system can provide Employers with the ability to form affiliate relationships with third-party providers of employee benefit plans, e.g., 401(k) plans or insurance plans. The system handles the electronic flow of data and money between employees and the provider, and enables the Employer to provide personalized benefit plan options from which employees could select, based on aggregated census data provided by the system. The system also enables the providers to market their plans to Employers and employees, including links to providers' web sites.

CLAIMS:

10. The method of claim 9, in which:

the processed first employer payroll-related data communicated to the first employer includes an indication that the benefits-related data is not consistent with the benefits plan rules; and

the modification received from the first employer relates to the benefits-related data.

34. The system as in claim 31, further including:

means for (i) applying the rules of a first benefits plan to data related to a first employee, the first employee data being included within the first employer payroll-related information, and for determining whether the first employee data is consistent with the first benefits plan rules; and (ii) applying the rules of a second benefits plan to data related to a second employee, the second employee data being included within the second employer payroll-related information, and for determining whether the second employee data is consistent with the second benefits plan rules.

35. The system as in claim 34, in which:

the communications means includes means for communicating messages to the first employer and the second employer specifying that employee data is not consistent with benefits plan rules.

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L11: Entry 1 of 7

File: PGPB

Sep 12, 2002

PGPUB-DOCUMENT-NUMBER: 20020127559

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020127559 A1

TITLE: Pharmacogenomics and identification of drug targets by reconstruction of signal transduction pathways based on sequences of accessible regions

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KMC](#) [Draw Desc](#) [Image](#) 2. Document ID: US 20020081603 A1

L11: Entry 2 of 7

File: PGPB

Jun 27, 2002

PGPUB-DOCUMENT-NUMBER: 20020081603

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020081603 A1

TITLE: Databases of regulatory sequences; methods of making and using same

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KMC](#) [Draw Desc](#) [Image](#) 3. Document ID: US 20020077849 A1

L11: Entry 3 of 7

File: PGPB

Jun 20, 2002

PGPUB-DOCUMENT-NUMBER: 20020077849

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020077849 A1

TITLE: System and method for improving efficiency of health care

[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KMC](#) [Draw Desc](#) [Image](#) 4. Document ID: US 20020076711 A1

L11: Entry 4 of 7

File: PGPB

Jun 20, 2002

PGPUB-DOCUMENT-NUMBER: 20020076711

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020076711 A1

TITLE: Methods for designing exogenous regulatory molecules

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5. Document ID: US 20020073005 A1

L11: Entry 5 of 7

File: PGPB

Jun 13, 2002

PGPUB-DOCUMENT-NUMBER: 20020073005

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020073005 A1

TITLE: Computerized lifestyle planning system and method

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Sequences](#) | [Attachments](#) | [KMC](#) | [Draw Desc](#) | [Image](#) 6. Document ID: US 6473794 B1

L11: Entry 6 of 7

File: USPT

Oct 29, 2002

US-PAT-NO: 6473794

DOCUMENT-IDENTIFIER: US 6473794 B1

TITLE: System for establishing plan to test components of web based framework by displaying pictorial representation and conveying indicia coded components of existing network framework

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Sequences](#) | [Attachments](#) | [KMC](#) | [Draw Desc](#) | [Image](#) 7. Document ID: US 6401079 B1

L11: Entry 7 of 7

File: USPT

Jun 4, 2002

US-PAT-NO: 6401079

DOCUMENT-IDENTIFIER: US 6401079 B1

TITLE: System for web-based payroll and benefits administration

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